

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: STEVEN H. STONE § Case No. 09-74997  
JILL M. STONE §  
§  
§  
§  
Debtors

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/10/2009.
- 2) The plan was confirmed on 01/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/10/2014.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,901.00.
- 10) Amount of unsecured claims discharged without full payment: \$7,991.64.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 66,120.00
Less amount refunded to debtor	\$ 142.80
<b>NET RECEIPTS</b>	<b>\$ 65,977.20</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 3,890.77
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 6,890.77</b>
Attorney fees paid and disclosed by debtor:	\$ 500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRIAN A. HART LAW OFFICES	Lgl	3,500.00	3,500.00	3,500.00	3,000.00	0.00
GREEN TREE SERVICING LLC	Sec	1,690.00	2,138.79	2,138.79	2,138.79	0.00
NATIONAL BANK & TRUST	Sec	6,000.00	7,000.00	6,000.00	6,000.00	284.20
NATIONAL BANK & TRUST	Uns	6,700.00	4,849.82	5,849.82	5,849.82	0.00
NATIONAL BANK & TRUST	Sec	4,000.00	3,399.21	3,399.21	3,399.21	158.28
ACCOUNT RECOVERY SERVICES	Uns	990.00	NA	NA	0.00	0.00
AFNI INC	Uns	615.00	NA	NA	0.00	0.00
ASSET CARE	Uns	96.59	NA	NA	0.00	0.00
ATG CREDIT LLC	Uns	56.22	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	12,292.00	12,292.55	12,292.55	12,292.55	0.00
ECAST SETTLEMENT	Uns	724.00	832.66	832.66	832.66	0.00
CAPITAL ONE BANK USA NA	Uns	4,250.00	4,360.81	4,360.81	4,360.81	0.00
CREDITORS PROTECTION SVC	Uns	684.00	NA	NA	0.00	0.00
HELEN BURNS	Uns	2,500.00	NA	NA	0.00	0.00
HOUSEHOLD BANK	Uns	991.00	NA	NA	0.00	0.00
HSBC BERGNERS	Uns	772.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Uns	1,189.83	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	1,517.00	1,790.53	1,790.53	1,790.53	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
CHASE BANK USA NA	Uns	568.00	772.25	772.25	772.25	0.00
NCO - MEDCLR	Uns	97.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	4,200.00	4,130.25	4,130.25	4,130.25	0.00
MUTUAL MANAGEMENT SERVICES	Uns	154.54	68.75	68.75	68.75	0.00
MUTUAL MANAGEMENT SERVICES	Uns	40.00	40.00	40.00	40.00	0.00
UNITED STATES DEPARTMENT OF	Uns	7,037.00	7,237.78	7,237.78	7,237.78	0.00
DISH NETWORK	Uns	0.00	615.05	615.05	615.05	0.00
UNITED STATES DEPARTMENT OF	Uns	0.00	2,871.46	2,871.46	2,871.46	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	121.46	121.46	121.46	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,907.48	2,907.48	2,907.48	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,350.28	1,350.28	1,350.28	0.00
ECAST SETTLEMENT	Uns	0.00	1,009.72	1,009.72	1,009.72	0.00
CAPITAL ONE BANK USA NA	Uns	0.00	640.10	640.10	640.10	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	215.00	215.00	215.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	40.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,138.79	\$ 2,138.79	\$ 0.00
Debt Secured by Vehicle	\$ 9,399.21	\$ 9,399.21	\$ 442.48
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 11,538.00</b>	<b>\$ 11,538.00</b>	<b>\$ 442.48</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 47,105.95</b>	<b>\$ 47,105.95</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,890.77
Disbursements to Creditors	\$ 59,086.43
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 65,977.20</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/18/2014

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.